

United States Bankruptcy Court
Western District of OklahomaIn re:
Michael Kemp
Dennia Kemp
DebtorsCase No. 12-16220-JDL
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 1087-5

User: jebe
Form ID: bl8wPage 1 of 2
Total Noticed: 36

Date Rcvd: Sep 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2015.

db/jdb +Michael Kemp, Dennia Kemp, 8200 S. Villa Ave., Oklahoma City, OK 73159-4829
 5278919 +Allied Interstate, 3000 Corporate Exchange Dr, 5th Floor, Columbus OH 43231-7723
 5278922 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles MO 63301-9816
 5278923 +Cmre Financial Services Inc, 3075 E Imperial Hwy, Suite 200, Brea CA 92821-6753
 5278924 +Cpu/citi - Conoco Phillips Union, Attn: Centralized Bankruptcy, Po Box 20507,
 Kansas City MO 64195-0507
 5278925 Frost - Arnett Company, PO Box 198988, Nashville TN 37219-8988
 5347501 +Frost Arnett Agt for OCOMS Imaging, PO Box 198988, Nashville, TN 37219-8988
 5278928 +Home Depot Credit Services, PO Box 790328, Saint Louis MO 63179-0328
 5278929 +Integris Physicians Services, PO Box 269032, Oklahoma City OK 73126-9032
 5278930 +Jacob Law Group, PLLC, 2623 West Oxford Loop, Oxford MS 38655-5442
 5278934 +Mortgage Clearing Corp, 5612 S Lewis Ave, Tulsa OK 74105-7135
 5293239 +Mortgage Clearing Corporation, PO Box 702100, Tulsa OK 74170-2100
 5278935 +OCOM Imaging, PO Box 890609, Oklahoma City OK 73189-0609
 5278936 +Oliver Cvitanic MD, PC, PO Box 12746, Oklahoma City OK 73157-2746
 5293715 #+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-4437
 5278940 +Southwest Orthopedic, PO Box 269049, Oklahoma City OK 73126-9049
 5315153 +Tinker Federal Credit Union, W.Brent Kelley, Kelley & Taylor, P.C.,
 6 NE 63rd Street Ste 400, Oklahoma City OK 73105-1401
 5278942 +United Collection Bureau Inc., 5620 Southwyck Blvd, Suite 206, Toledo OH 43614-1501
 5278944 Wffnatbank, Csc1 Dispute Tm-mac N8235-04m, Des Moines IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5278917 E-mail/Text: mtamsett@adminrecovery.com Sep 02 2015 22:23:35 Admin Recovery Llc,
 9159 Main St, Clarence NY 14031
 5278918 +EDI: ALLIANCEONE.COM Sep 02 2015 22:18:00 AllianceOne, 4850 Street Rd., Suite 300,
 Feasterville Trevose PA 19053-6643
 5278939 EDI: CITICORP.COM Sep 02 2015 22:18:00 Shell Oil / Citibank,
 Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City MO 64195
 5278921 EDI: CITICORP.COM Sep 02 2015 22:18:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City MO 64195
 5278920 E-mail/Text: cms-bk@cms-collect.com Sep 02 2015 22:23:17 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo NY 14206-2317
 5300145 EDI: BL-BECKET.COM Sep 02 2015 22:18:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 5278926 +EDI: RMSC.COM Sep 02 2015 22:18:00 Gecrb/pep Boys, C/o Po Box 965036,
 Orlando FL 32896-0001
 5278927 +EDI: RMSC.COM Sep 02 2015 22:18:00 Gecrb/pepb, C/o Po Box 965036, Orlando FL 32896-0001
 5278931 +EDI: CBSKOHLS.COM Sep 02 2015 22:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls WI 53051-7096
 5348581 EDI: RESURGENT.COM Sep 02 2015 22:18:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 5278932 +EDI: RMSC.COM Sep 02 2015 22:18:00 Lowes / MBGA / GEMB, Attention: Bankruptcy Department,
 Po Box 103104, Roswell GA 30076-9104
 5278933 +EDI: RESURGENT.COM Sep 02 2015 22:18:00 Lvnv Funding Llc, Po Box 740281,
 Houston TX 77274-0281
 5278937 EDI: PRA.COM Sep 02 2015 22:18:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
 Norfolk VA 23541
 5351471 EDI: PRA.COM Sep 02 2015 22:18:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 5278938 +EDI: SEARS.COM Sep 02 2015 22:18:00 Sears/cbna, Po Box 6282, Sioux Falls SD 57117-6282
 5278941 +E-mail/Text: bankruptcy@tinkerfcu.org Sep 02 2015 22:23:35 Tinker Fcu, Po Box 45750,
 Tinker AFB OK 73145-0750
 5278943 +EDI: WFFC.COM Sep 02 2015 22:18:00 Wells Fargo Financial Bank, PO Box 10475,
 Des Moines IA 50306-0475

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5314862 Tinker Federal Credit Union c/o Kelley & Taylor, P
 cr* Mortgage Clearing Corporation, PO Box 702100, Tulsa, OK 74170-2100

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 1087-5

User: jebe
Form ID: b18w

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2015 at the address(es) listed below:

Joel C. Hall on behalf of Creditor Tinker Federal Credit Union joel@okcfirm.com,
jhall@ecf.epiqsystems.com
John T. Hardeman 13trustee@chpl3okc.com, trustee@chpl3okc.com
Matthew J. Nowinski on behalf of Creditor Mortgage Clearing Corporation
MCC_Bankruptcy@mortgageclearing.com, mcclegal@mortgageclearing.com
Tearsa Storms Olson on behalf of Joint Debtor Dennia Kemp tearsastorms@gmail.com,
tstorms.stu@my.okcu.edu
Tearsa Storms Olson on behalf of Debtor Michael Kemp tearsastorms@gmail.com,
tstorms.stu@my.okcu.edu
U.S. Trustee Ustpreion20.oc.ecf@usdoj.gov
William Brent Kelley on behalf of Creditor Tinker Federal Credit Union wbkattypc@aol.com
TOTAL: 7

B18W (Form 18W) (08/07)

UNITED STATES BANKRUPTCY COURT
United States Bankruptcy Court

FILED
Sep. 2, 2015
Grant E. Price, Clerk
U.S. Bankruptcy Court
Western District of Oklahoma

Case No. **12-16220**
Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Kemp
8200 S. Villa Ave.
Oklahoma City, OK 73159

Dennia Kemp
8200 S. Villa Ave.
Oklahoma City, OK 73159

Social Security / Individual Taxpayer ID No.:
xxx-xx-5377

xxx-xx-7968

Employer Tax ID / Other Nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

Dated: September 2, 2015

BY THE COURT

Janice D. Loyd
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.